GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:1127
ANSWERED ON:04.12.2015
Health Insurance Scheme
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Will the Minister of FINANCE be pleased to state:

(a) whether one fifth of India"s population is covered under health insurance despite liberalisation of the insurance sector as per the report compiled by the Central Bureau of Health Intelligence and if so, the details thereof;
(b) the number of persons covered under health insurance by public and private insurance companies during each of the last three years and the current year;
(c) whether the Government has launched any free insurance scheme to cover each family/BPL people in the country and if so, the details thereof; and
(d) the steps taken/being taken by the Government to cover more people under the health insurance scheme?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) to (d): As per information provided by Insurance Regulatory and Development Authority of India (IRDAI), the number of lives covered under Health insurance policies during FY 2014-15 was 28.80 Crore which is approximately 24 per cent of India's total population.

The data on number of persons covered under health insurance by non-life including standalone health insurers for the past three financial years are provided below:

Number of persons covered under Health Insurance (Other than Personal Accident and Travel) for the past three years (In crore)

FY	Public Sector Insurance Companies	Private Sector Insurance Companies	Total
2012-13	12.85	7.88	20.73
2013-14	14.53	7.09	21.62
2014-15 (P)	21.14	7.66	28.80

P: Provisional

The "Rashtriya Swasthya Bima Yojana" was launched on 1st October, 2007 to provide smart card based cashless health insurance cover of Rs. 30000/- per annum to Below Poverty Line (BPL) families (a unit of five) in the unorganized sector. During the course of implementation, apart from BPL families, RSBY coverage has been extended to other categories of Unorganized workers viz. Building and other construction workers, licensed Railway Porters, Street Vendors, MGNREGA workers (who have worked for more than 15 days during preceding financial year), Beedi Workers, Domestic Workers, Sanitations Workers, Mine Workers, Rickshaw Pullers, Rag Pickers and Auto/Taxi drivers. The scheme at present covers around 4.04 Crore across the country.

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